AM-204-26

# Wision Benefit Plan

### **SCOPE**

This policy applies to eligible permanent full-time and eligible permanent part-time employees who elect to enroll in the vision care benefits plan offered by the City of Baltimore.

### EFFECTIVE DATE OF COVERAGE

Coverage for new hires will become effective on the first day of the calendar month following 30 days of service.

#### **DATE COVERAGE ENDS**

Coverage for employees will end on the last day of the calendar month in which termination occurs.

### LEVELS OF COVERAGE WITHIN HEALTHCARE PROGRAMS

Employees may enroll in any one of the following levels of coverage within a health care program:

- Individual Employee only.
- Employee and Spouse (or Domestic Partner).
- Parent and Child two people (Employee and one Child).
- Family indicates three or more people

#### DEPENDENT ELIGIBILITY

An eligible dependent is defined as:

- A spouse. The City requires a marriage certificate to verify eligibility.
- Domestic Partner. The City requires an Affidavit of Domestic Partnership to verify eligibility.
- An unmarried child by natural birth or legal adoption until the year in which the child reaches the age of ineligibility as defined by the provisions of the health care coverage selected (outlined below). The City may require birth certificate or court documentation to verify dependency.
- An unmarried child for whom a City employee has been designated guardian or
  economic sole support until the end of the calendar year in which the child reaches the
  age of ineligibility as defined by the provisions of the health care coverage selected. The
  City may require court or other official documentation to verify dependency.
- An unmarried child above eligibility age who is incapable of self-support because of
  disability that commenced prior to the date on which the child reached the age of
  ineligibility as defined by the provision of the health care coverage selected.

#### CHANGES IN LEVEL OF COVERAGE

Once an employee is enrolled in benefits a change cannot be made unless there is a Change in

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Status. A Change in Status is defined as marriage, divorce, termination of domestic partnership, and birth or adoption of a child. The employee has 60 days to notify the City of Baltimore of an enrollment change due to a Change in Status. The employee will make the necessary elections using the City of Baltimore's enrollment website,

<u>https://www.baltimorecity.essbenefits.com/essenroll.asp</u>. For more information regarding a change in status, please contact the Employee Benefits Division or log on to the City's enrollment website for more information.

New dependents must be added to a health plan within 60 days of a qualifying event. An event is defined as marriage, childbirth, adoption of an eligible dependent, marriage to an individual with an eligible dependent, or declaration of domestic partnership.

#### **BENEFITS**

The City's Optical/Vision Program allows for the following benefits for eligible employees and dependents:

- An eye examination every two years. A year begins with the date of the last eye examination.
- The issuance of one pair of eyeglasses every two years, if necessary.

The City of Baltimore provides vision benefits to its employees and some retirees. The vision plan, which employees are enrolled under, is based on the employee's union affiliation.

Baltimore City Vision Care (BCVC) - Benefits are provided by BCVC for Police, Fire, CUB and AFSCME locals. BCVC members must order their vouchers by calling 410.396.3777 and selecting option 1 and then option 4. Before submitting the voucher for reimbursement, the voucher must be completed in its entirety and signed by both the employee and provider. BCVC does not accept copies of vouchers for reimbursement.

<u>Carefirst Blue Cross/Blue Shield Select Vision Program</u> - Select Vision provides benefits for MAPS employees and select retirees.

#### NON-PARTICIPATION PROVIDERS

<u>Baltimore City Vision Care (BCVC) - If</u> the employee selects a nonparticipating provider the employee must submit the signed voucher along with itemized receipts to Baltimore City Vision Care for reimbursement. The employee must pay the provider the total amount charged for the service and obtain an itemized receipt from the provider. Reimbursement is not to exceed the maximum allowed amount outlined in the BCVC Fee Schedule.

<u>Select Vision (CareFirst BC/BS)</u> – The employee can also receive vision exams, frames and lenses, or contact lenses from non-participating providers. The employee must pay these providers for these services and submit any bills or receipts to CareFirst BlueCross/BlueShield. The employee will be directly reimbursed up to the allowed benefit and is responsible for any difference between the scheduled benefit and the billed charges.

More information about the vision plans offered by the City of Baltimore, including the fee schedule is available on the City of Baltimore's enrollment website,

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https://www.baltimorecity.essbenefits.com.asp.

#### **EXCLUSIONS**

- Sunglasses or any lenses in red darker than No. 2 tints, even if prescribed.
- Separate exam for contact lens fitting.
- Replacement or repair of damaged or lost frames, lenses for frames and contact lenses.
- Vision care services and materials, which may be required as a condition of employment such as a driver's license or rendered by a facility under agreement with the Employer.
- Vision care services of any kind other than defined and limits herein.
- Vision care services rendered before and beyond the effective date of member's eligibility.
- Vision care services rendered after the member's coverage is terminated.
- Any type of medical treatments or surgical care or treatment of any type of vision training.
- Coated or aniseikonia lenses.
- Benefits to which eligible employees are entitled under any Workmen's Compensation or similar law.

#### **INACTIVE EMPLOYEES**

Employees who are on a leave of absence without pay or who are in any other non-pay status are not eligible to receive Vision Plan benefits.

Employees will be eligible to re-enroll in the City's Vision Plan upon reinstatement to active City service in accordance with the City's reinstatement policy (AM-213-1).

#### SEPARATION FROM CITY SERVICE

Employees who are separate from City Service will receive information relative to the eligibility for continuation of benefits as a result of the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) (AM-204-28) at the time of their "Exit Interview" or subsequent communication from the Employee Benefits Division.

#### RELATED DOCUMENTS

AM-204-23 Health Care Benefits Program

AM-204-28 COBRA

AM-213-1, Part 1 Reinstatement Following Separation from City Service

AM-213-1, Part 2 Subsequent Employment after Voluntary Separation from City Service

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